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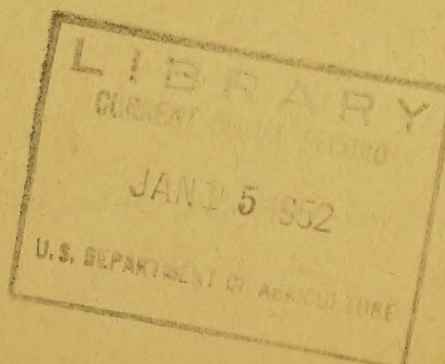
May 10, 1949

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

1949 LOSS ADJUSTMENT MANUAL FOR CORN

Table of Contents

<u>Section I -- Inspections and Preparation of Inspection Reports</u>	Page
A. Inspections.....	1
B. Preparation of Inspection Reports.....	3
1. Heading.....	3
2. Part I -- Fields or Tracts Containing Damaged Acreage.....	3
3. Part II -- Harvested Corn.....	8
4. Part III -- Adjuster's Narrative Report and Sketch of Insurance Unit.....	10
C. Unmerchantable or Damaged Corn.....	11
1. Commodity Insurance.....	12
2. Monetary Insurance.....	13
 <u>Section II -- Adjustment of Claims</u>	
A. General.....	13
B. General Instructions Applicable to Preparation of Form 967.....	14
C. Preparation of Form 967 for Usual Cases.....	15
D. Preparation of Form 967 for Unusual Cases.....	19
E. Other Unusual Cases.....	24
F. Cases Where the Insured and Adjuster Cannot Agree.....	24
G. Transmitting Forms 967 to the Director.....	24
 <u>Section III -- Corrected Forms 967 and Delayed Notice of Loss or Forms 967</u>	
A. Corrected Forms 967.....	24
B. Delayed Notice of Loss.....	25
C. Delayed Forms 967.....	26
 <u>Section IV -- Settlement of Loss Claims.....</u>	
 <u>Section V -- Distribution of Forms.....</u>	



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<u>Section I - Inspections and Preparation of Inspection Reports</u>	Page
A. Inspections.....	1
B. Preparation of Inspection Reports.....	3
1. Heading.....	3
2. Part I - Fields or Tracts Containing Damaged Acreage.....	3
3. Part II - Harvested Corn.....	8
4. Part III - Adjuster's Narrative Report and Sketch of Insurance Unit.....	10
C. Unmerchantable or Damaged Corn.....	11
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2. Monetary Insurance.....	13
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A. General.....	13
B. General Instructions Applicable to Preparation of Form 967.....	14
C. Preparation of Form 967 for Usual Cases.....	15
D. Preparation of Form 967 for Unusual Cases.....	19
E. Other Unusual Cases.....	24
F. Cases Where the Insured and Adjuster Cannot Agree.....	24
G. Transmitting Forms 967 to the Director.....	24
<u>Section III - Corrected Forms 967 and Delayed Notice of Loss or Forms 967</u>	
A. Corrected Forms 967.....	24
B. Delayed Notice of Loss.....	25
C. Delayed Forms 967.....	26
<u>Section IV - Settlement of Loss Claims.....</u>	26
<u>Section V - Distribution of Forms.....</u>	26

UNITED STATES DEPARTMENT OF THE ARMY

HEADQUARTERS, ARMY, WASHINGTON, D. C.

OFFICE OF THE CHIEF OF STAFF

MEMORANDUM FOR THE RECORD

1. The following information was received from the
2. Department of the Army, Washington, D. C., on
3. 10-1-47, and is being furnished to you for
4. your information.
5. The information is being furnished to you for
6. your information.
7. The information is being furnished to you for
8. your information.

Very truly yours,

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1949 LOSS ADJUSTMENT MANUAL FOR CORN

GENERAL

Since this procedure deals almost entirely with the preparation of Inspection Reports and Statements in Proof of Loss the adjuster should thoroughly familiarize himself with the general provisions of the program as well as his responsibilities and those of the state director, district supervisor and county committee in order that he may ably represent the Corporation in his field contacts.

SECTION I. INSPECTIONS AND PREPARATION OF THE INSPECTION REPORT

Subsection A. Inspections

1. It is essential that the adjuster clearly understand what constitutes an "insurance unit," because losses are adjusted on an insurance unit basis. An insurance unit consists of (a) all insurable acreage of corn in the county in which the insured has 100 percent interest at the time of planting or (b) all insurable acreage of corn in the county which at the time of planting is operated by the insured as a share tenant and owned by one person, or (c) all insurable acreage of corn in the county which at the time of planting is owned by the insured and rented to one share tenant. In determining the land constituting an insurance unit, cash rented land or land rented for a fixed commodity rent shall be considered as owned by the lessee. Land which is designated on the county crop insurance map as "unclassified" does not constitute an insurance unit or any part thereof.
2. The adjuster shall prepare a separate Form FCI-863, "Inspection Report," (herein called "Form 863") for each insurance unit at the time of each inspection. A separate Form 863 shall be prepared for each part of an insurance unit on all final inspections in the following cases:
 - a. When parts of the unit are located in different coverage and rate areas (herein called "areas");
 - b. When a transfer of interest has been approved involving a part of the acreage or a part of the insured's interest in the crop on the unit; or
 - c. When the insured has different shares in the crop on parts of the unit.
3. When Form FCI-8-Revised, "Notice to the Corporation of Probable Damage or Loss," (herein called Form 8) does not include a request for release of acreage and the state director or the district supervisor (or the adjuster, where authorized) determines that an inspection is not necessary, a letter shall be directed to the insured setting forth the following:

- a. The insured's contract number and the description of the acreage involved;
- b. The reason an inspection is not deemed necessary at that time;
- c. That if the corn is later materially damaged or if it is evident at the end of the growing season that a loss has been sustained, such damage or loss should be reported in writing to the county office immediately.
- d. If it is evident before harvesting is completed that a loss has occurred and harvesting is not completed, Form 8 should be filed as soon as a loss is evident in order that a field appraisal of unharvested production may be made. In no case where harvesting has not been completed should the notice be filed later than December 10, which is the end of the insurance period.
- e. That evidence of planting should not be destroyed or other use made of the acreage before an inspection is made by a Corporation representative.

This letter shall be prepared in triplicate, the original mailed to the insured, a copy forwarded to or retained by the state director and a copy filed in the insured's county office folder.

4. Where an inspection is to be made the adjuster shall visit the county office (unless otherwise instructed by the state director) and familiarize himself with all material in the insured's file, including previously prepared Forms 863 and current correspondence, and shall obtain records and other data which will be helpful to him in making the inspection.
5. The adjuster should inform the insured that it is the intent of the Corporation to adjust claims for indemnity on a field appraisal basis before harvest where it is evident at that time that a loss has occurred. Therefore, if it is determined that a loss has occurred the insured should not delay filing Form 8 at the county office until harvest is completed but should request an inspection at the end of the growing season. (The end of the growing season would generally be considered as the time the corn has matured sufficiently to enable the adjuster to make a determination of production on a field appraisal basis).
6. Where the adjuster finds that there has been a transfer of interest in an insured crop which took place before the beginning of harvest or the time of loss, whichever occurs first, he shall determine whether Form FCI-21-Revised, "Transfer of Interest", has been filed. If this has not been done the adjuster shall advise the transferee that if he desires insurance on the interest transferred it will be necessary for both parties (if available) to go by the county office to file Form FCI-21-Revised or to execute this form and give it to the adjuster for consideration of the county office.

In order to avoid selectivity and additional liability in transfer of interest cases, Form FCI-21-Revised, "Transfer of Interest" should be filed within 15 days after the transfer. If the Form FCI-21-Revised is signed more than 15 days after the transfer took place and the condition of the crop has deteriorated since the transfer, the adjuster shall inform the transferee (and the transferor if available), that the transfer may not be approved. However, in any case where the premium has been paid prior to the time the transfer was made, Form FCI-21 may be accepted.

Where the Form FCI-21-Revised has not been filed the adjuster shall prepare Form FCI-6, "Statement of Facts" showing all data required to be entered on Form FCI-21-Revised. In such cases two copies of Form 6 shall be forwarded to the state director and one copy to the county office.

Where Form FCI-21-Revised is executed and given to the adjuster, all copies thereof shall be sent or taken to the county office for handling in accordance with General Procedure FCI-8-Revised, dated April 8, 1949.

Subsection B. Preparation of Form 863

1. Heading

All entries are self-explanatory and shall be completed in every case.

2. Part I - Field or Tracts Containing Damaged Acreage.

Data for each field or tract containing damaged acreage shall be entered in Part I. Data for all fields or tracts may be entered for pre-harvest inspections at the discretion of the state director. However, complete data for all fields or tracts must be entered at the time a loss is adjusted. Where there is insufficient space in Part I to record the necessary data, additional Forms 863 shall be prepared and properly identified as "Continuation Sheet: Page of pages." All fields or tracts, and the measurements (when made) of such fields or tracts shall be shown on the sketch map in Part III, unless otherwise provided by the state director.

Column A: For pre-harvest inspections enter the identification of each field or tract as instructed by the state director. When a loss is adjusted enter the identification of all fields or tracts on the unit. (This identification shall correspond with the identifying symbols assigned to each field or tract on the sketch map in Part III).

Column B: Enter the estimated total acreage (or the measured acreage) of corn in each field or tract. (The acreage(s) entered at the time the loss is adjusted must be measured acreage(s)).

Column C: Enter the acreage of corn which is released in each field or tract. This acreage will not include harvested acreage and should be estimated as accurately as possible, except that the acreage shall be accurately determined (1) where all of the insured acreage on the insurance unit is being released, or (2) where the boundaries of the acreage being released cannot be definitely determined at a later date. Where the acreage being released is only a part of the acreage in a field or tract and is not accurately determined, the location of the released acreage shall be suitably identified in the field and sketched in the space provided in Part III.

The adjuster shall not release any acreage planted to corn during the early growing season until he determines that:

- (1) The corn has been destroyed or substantially destroyed. (The crop is not considered to be substantially destroyed unless it has been so badly damaged that farmers generally in the area where the farm is located and on whose farms similar damage occurred would not further care for the crop or harvest any part thereof); and
- (2) It is too late to replant to corn in the area. The question of when it is too late to replant shall be resolved by determining if producers generally in the area, particularly uninsured producers, are still planting or replanting. If this is the case and it is practicable to replant he shall be advised that unless the acreage is replanted to corn it will not be considered as insured acreage. The insured shall also be advised that no premium will be due and no loss will be payable on any acreage which is not insured acreage.

Column D: For each acreage released prior to harvest, enter a per acre appraisal of the estimated yield that would be realized if such acreage remained for harvest. Since the Corporation is relinquishing its opportunity to determine the actual yield, in making this appraisal the adjuster must assume that favorable growing conditions will prevail until harvest time.

The insured shall be advised that (1) where any of the crop has been partially destroyed but not released, proper measures must be taken to protect it from further damage, and (2) if insured acreage is put to another use without the consent of the Corporation, such acreage will be subject to an appraisal of not less than the harvested coverage.

Where an appraisal is to be made of unharvested corn which is to be harvested or for the purpose of determining the yield for an acreage used for silage or fodder, a recognized method of sampling shall be used by the adjuster. The director shall instruct the adjuster in the method to be used. Method A "Ear Count Sample" and Method B "Weight Sample" set forth below are acceptable methods of determining appraised production. If a different method of sampling has been used in the past and it is satisfactory it is

not required that either of the methods set forth below be used. In any event the method used shall be fully explained in Part III. Generally the moisture content of corn in the field is higher than after it has been harvested and cribbed. Therefore in any case before making an adjustment for quality of unharvested corn, the adjuster should be fully satisfied that such corn could not be made eligible for Commodity Credit Corporation loan requirements by practicable drying methods.

Success of any method of appraising the yield of corn in the field depends on selection of representative areas from which samples are taken. This should be done carefully and will require sampling from several locations in the field to obtain a representative average.

The adjuster will determine the number of samples to be taken, but it is recommended that not less than five samples of equal length be taken totaling the applicable distance shown in the following tables.

(a) Method "A" - Ear Count Sample

The method outlined below provides for a determination of the number of ears per acre and an estimate of the average number required to make a 70 pound bushel of dry ear corn.

1. To determine the NUMBER OF EARS PER ACRE, measure the distance shown below for the row width of the insured's corn and count the ears.

<u>Distance Between Rows</u>	<u>Length of the Row to Measure</u>
3 feet	145 feet
3 feet 2 inches	137 feet
3 " 4 "	131 feet
3 " 6 "	124 feet
3 " 8 "	119 feet

The number of ears counted on one row of the length corresponding to row width when multiplied by 100 will be the number of ears on one acre.

2. As a guide in estimating the NUMBER OF EARS PER BUSHEL, some tests were made in a crib of old dry corn with the following results:

<u>Size of Ears</u>	<u>Number Required to Weigh 70 lbs.</u>
10" and over	85 to 95
8" average	110 to 120
5" to 6" average	185 to 200
3" to 5" average	240 to 250

In estimating the average size of ears in the field, some allowance should be made for shrinkage in length of the ears.

3. To determine YIELD PER ACRE IN BUSHELS OF DRY EAR CORN:
Divide the number of ears per acre determined under (1) above by the average number of ears required to make a 70-pound bushel as determined under (2).

If careful selection has been made of a representative location for the count of ears and you have a reasonably close estimate of the number of ears required to make a bushel, the result obtained under (3) will be a fairly close estimate of production in bushels per acre.

(b) Method "B" - Weight Sample

The yield per acre in bushels of 70 pound ear corn shall be determined by weighing the entire sample taken from the prescribed distance. Each pound of husked ear corn will represent one bushel per acre. (Carry weight to the nearest tenth of a pound.)

Distance Between Rows

Distance to Measure

3 feet	207
3 feet 2 inches	197
3 " 4 "	187
3 " 6 "	178

Example: (12.3 pounds of husked ear corn will mean 12.3 bushels per acre.)

The accuracy of the above methods is contingent on the shelling percentage and moisture content of the corn samples, and it may be desirable to apply the respective factors to the yield as determined if either quality or moisture appreciably vary from the average. Normally however unless the insured or adjuster feel that it is necessary, a further determination need not be made.

- (c) Shelling Percentage: The appraised yield or volume of cribbed ear corn may be reduced to a shelled corn basis by applying a shelling percentage factor in those cases where consideration should be given for poorly filled ears or light corn. It is recognized that, if a large representative sample of ear corn is used in making this determination, a more accurate percentage factor can be obtained. However, in most cases a sample of five pounds of ear corn should prove satisfactory if care is exercised by the adjuster. The adjuster should follow the steps set forth below in arriving at a percentage factor to apply to the appraised yield or volume of cribbed ear corn.

- (1) Shell a 5 pound sample of ear corn (2) weigh the shelled corn obtained to the nearest tenth of a pound (3) Divide this shelled weight by 4 and round the result to three places. This percentage figure when applied to the ear

corn yield or bushels of cribbed ear corn will convert the production to a shelled corn basis. (Example - 3.2 pounds of shelled corn from the 5 pound ear corn sample.) $(3.2 \div 4 = .800$ which is the factor to be applied).

If a 5 pound sample of ear corn is not considered adequate to make a fair determination any of the following weight samples may be used.

10 pounds ear corn - Divide weight of shelled corn by 8.
 15 " " " " " " " " " " 12.
 20 " " " " " " " " " " 16.
 25 " " " " " " " " " " 20.

(d) Moisture Content:

If it is necessary to make an adjustment for moisture content a representative sample of corn (harvested or unharvested) shall be used from each crib or field. The percentage factor shown on the table below may be applied either to the yield per acre determined by field appraisal of unharvested mature corn or to the bushels by volume of cribbed corn. The moisture content of unharvested corn should not be used as a basis for determining whether the corn will be eligible for a loan unless it is clearly evident that the corn by proper handling could not be made eligible for loan.

CORN TABLE OF MOISTURE CONTENT CORRECTION FACTORS TO CONVERT GROSS BUSHEL OF EAR CORN TO NET BUSHEL

Moisture content (percent)	Percentage factor	Moisture content (percent)	Percentage factor
15.5 or less	103	24.6 to 25.5	88
15.6 to 16.5	101.5	25.6 to 26.5	86.5
16.6 to 17.5	100	26.6 to 27.5	85
17.6 to 18.5	98.5	27.6 to 28.5	83.5
18.6 to 19.5	97	28.6 to 29.5	82
19.6 to 20.5	95.5	29.6 to 30.5	80.5
20.6 to 21.5	94	30.6 to 31.5	79
21.6 to 22.5	92.5	31.6 to 32.5	77.5
22.6 to 23.5	91	32.6 to 33.5	76
23.6 to 24.5	89.5	33.6 to 34.5	74.5
		34.6 to 35.5	73

Column E: Enter the applicable production per acre to be counted.

Column F: Enter the primary insured cause of damage to the corn for each field or tract identified in Column A. Where any of the damage is due to cause(s) not insured against, the cause and extent of such damage shall be described in Part III.

Column G: Enter the date of damage to the corn in each field or tract.

Column H: Enter the actual or intended use of the acreage released in each field or tract.

Column I: Enter the name of the person other than the insured who shares in the insured crop in each field or tract. Where applicable, ditto marks may be used rather than writing the name of the same person on succeeding lines.

Column J: Enter the share in the crop of each person whose name appears in column I. Verify the insured's reported share(s) in the crop, as shown on Form 8. If the share(s) reported by the insured at the time of inspection varies from his previous report(s), explain such discrepancy in Part III.

3. Part II. Harvested Corn

Item I. Farm Stored Grain: The data for each bin or crib of corn harvested in the 1949 crop year on the insurance unit shall be recorded in this section. All dimensions listed must be actual inside bin or crib measurements and must be expressed in feet and tenths of feet.

(Where the gross bushels by weight were determined before the corn was stored in the bin or crib and records of this determination are available and acceptable to the adjuster, the manner in which such determination was made shall be entered on one of the lines in Part II and only Columns T, U, and V need be completed for this corn.)

Column K: Enter the bin or crib number, which shall be assigned by the adjuster if not already numbered. Following the bin or crib number, enter the applicable word "shelled" or "ear".

Column L: Enter the length of the bin or crib. (If it is round, enter the diameter).

Column M: Enter the width of the bin or crib. (If it is round, no entry shall be made).

Column N: Enter the depth of the corn in the crib or bin.

Column O: Enter the gross cubic feet of the corn which shall be computed by the following applicable method:

Rectangular bin(s) or crib(s) (inside measurements).

Multiply the length by the width by the depth of the corn (Columns L x M x N). Round to tenths of a foot after each computation.

Round bin(s) or crib(s) (inside measurements).

Multiply the square of the diameter by 0.7854 and multiply the result by the depth of the corn. (Columns L x L x 0.7854 x Column N). Round to tenths of a foot after each computation.

Column P: Enter the cubic feet of deduction for space occupied by chutes, vents, cross-ties, etc., if any, which have been included in the overall measurements of the corn.

Column Q: Enter the results obtained by subtracting the quantity in Column P from the quantity in Column O. If the corn is unhusked or contains an excessive amount of husks: (1) Encircle the amount in Column Q, (2) fill a container with a representative sample of unhusked corn, (3) remove husks, (4) obtain the percent that the volume of clean husked corn is of the corn before removing the husks. (If a box or container having the same diameter from the top to the bottom is used, the percentage may be obtained by dividing the depth of the husked corn by the depth of the unhusked corn), and (5) multiply the encircled amount in Column Q by the percent obtained in (4) above and enter the result beside or above the encircled amount.

Column R: For ear corn, enter the result obtained by multiplying the unencircled amount in Column Q by 0.4. For shelled corn, enter the result obtained by multiplying the amount shown in Column Q by 0.8. This computation shall be rounded to tenths of a bushel.

Column S: Enter the test weight or the moisture content whichever is applicable. Shelled corn shall be assumed to be 56 pounds test weight unless the insured requests or the adjuster feels that the test weight should be determined. If the test weight or moisture content is to be determined, a representative sample shall be taken from each bin or crib. These samples shall be properly designated by the adjuster to correspond with the respective bin or crib number(s).

Column T: Enter the result, rounded to tenths of a bushel, obtained by multiplying the entry in Column R by the percentage factor for the test weight or moisture content, whichever is applicable as shown in Column S. Percentage factors are shown in the table below for test weight and under instructions for Column D for moisture content.

CORN TABLE OF TEST WEIGHT CORRECTION FACTORS TO CONVERT GROSS BUSHEL
OF SHELLED CORN TO NET BUSHEL

Test Weight (pounds)	Percentage factor	Test Weight (pounds)	Percentage factor
60	107	50	89
59	105	49	87
58	104	48	86
57	102	47	84
56	100	46	82
55	98	45	80
54	96	44	79
53	95	43	77
52	93	42	75
51	91	41	73
			71

Column U: (Applicable only to ear corn) Enter the factor for shelling percentage when applicable as determined in accordance with related instructions for Column D. In the heading of this column delete the word "Deckage". (If a shelling percentage factor is not determined, no entry need be made).

Column V: For shelled corn the entry in Column T shall be entered in Column V. In the case of ear corn multiply the entry in Column T by the entry in Column U, and enter the product in Column V. The result of this computation shall be rounded, to tenths of bushels. (If there is no entry in Column U the entry in Column T shall be entered in Column V).

Item 2: Enter the name(s) and address(es) of the elevator(s), warehouse(s) or person(s) with which any corn produced on the insurance unit is stored or to whom it has been sold. Following each name and address, enter in Column V the net bushels of corn stored or sold. This entry shall be expressed to tenths of bushels.

Item 3: This item is self-explanatory.

Item 4: Enter the number of bushels of corn harvested in 1949 on the insurance unit which has been used for feed, or for any other purpose.

Item 5: Enter the number of bushels of corn not otherwise reported in items 1 through 4. Corn damaged or destroyed after harvesting shall be considered as production and entered in this item.

Item 6: Enter the sum of the entries in Items 1 through 5 inclusive. This entry shall be rounded to whole bushels, and must include the shares of all persons having an interest in the insured crop on the insurance unit (except any corn which is not eligible for loan or unmerchantable corn in the case of commodity insurance).

Item 7: Enter the date upon which harvesting of the corn from the insurance unit was completed or the date of the appraisal in the field, whichever is applicable. If a part of the crop was harvested a considerable time in advance of the rest of the crop, the date of the completion of both periods of harvest shall be entered.

Verification of Computations: After all of the entries and computations have been made as provided above, they shall be rechecked for accuracy and for completeness.

4. Part III - Adjuster's Narrative Report and Sketch of Insurance Unit

(a) Adjuster's Narrative Report

Part III shall be completed each time a Form 863 is prepared. The director shall outline for the adjuster the information that would be of value in determining a loss, and instruct the adjuster to enter in Part III whatever of that information is available.

Any causes of damage not included in Part I, and the dates thereof shall be entered in Part III. When any damage is due to an uninsured cause, enter a full explanation and set forth the extent of such damage, including the number of acres damaged and the appraised loss per acre due to such damage. A notation describing the condition of all of the acreage of the insured crop which is not accounted for in Part I shall be included in Part III.

When an inspection is being made during the growing season, the adjuster shall determine whether the acreage of the insured crop in all fields or tracts on the unit (or part thereof covered by Form 863) approximates the reported acreage as shown on Form 8. If, in his opinion, there is a substantial difference between the two figures, an explanation of why such difference exists shall be entered in Part III.

(b) Sketch Map of Insurance Unit:

The adjuster shall make a rough sketch of the entire unit in the space provided. (If more than one Form 863 is prepared for a unit to cover different acres, interest, etc., only one of the forms need show a sketch of the unit). The following data shall be entered in or near each field or tract on the sketch map (or in the Narrative Report where there is insufficient space on the sketch map):

(a) An identifying field or tract symbol (A, B, C, 1, 2, 3, NW, SE, etc.)

(b) Condition of the crop at the time of the inspection.

(c) Any measurements taken or landmarks used or to be used in determining the acreage.

(c) Date and Signature: In the space provided above Part III, the adjuster shall sign Form 863 and enter the date on which the inspection is made. Upon completion of the final inspection report the signature of the insured should be obtained in all cases unless circumstances made it impractical to do so. Form 863 shall be distributed in accordance with Section V, hereof.

Subsection C - Unmerchantable or Damaged Corn

The provisions of this subsection are applicable to harvested production and unharvested corn in the field, provided the damage occurred within the insurance period and was the result of an insurable hazard. In establishing the value of damaged corn, the adjuster shall consider all available markets within a reasonable distance from the insurance unit. Markets shall not be confined to elevators and grain terminals, but shall include individual and feeder buyers, etc. If, however, the delivery point is beyond the distance the insured could reasonably be expected to make delivery, the shipping charges should be deducted from the bid price in determining the value of the damaged corn.

1. Commodity Insurance. (Applicable only to Hillsdale County, Michigan; Montgomery County, Illinois, and Miami County, Indiana).

If the insured claims and the adjuster finds that because of damage due to cause(s) insured against, a part or all of the production cannot be sold at a value equal to the lesser of (1) 50 percent of the local market price for No. 3 yellow corn or (2) 50 percent of the fixed price, the adjuster shall determine the production to be counted for the unmerchantable production by preparing Form FCI-666-A (to be mimeographed by the state director) as shown below. This form shall be prepared in duplicate and attached to the state and county office copies of Form 863. The entry determined for item 12 of Form FCI-666-A shall be entered in item 10, Column B, of the Statement in Proof of Loss. Form FCI-666-A (Corn) (Applicable only to Commodity Insurance).

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

APPRAISAL FOR UNMERCHANTABLE PRODUCTION

- (1) Total unmerchantable production (harvested and appraised.....Bu. _____
- (2) Value per bushel of unmerchantable production.....\$ _____
- (3) Total value of unmerchantable production (1) x (2).....\$ _____
- (4) Insured production (harvested coverage basis.....Bu. _____
- (5) Total actual and appraised production not included in (1) above.....Bu. _____
- (6) Insured production minus item (5).....Bu. _____
- (7) Lower of the "Fixed price" or the local market price per bushel for No. 3 yellow shelled corn.....\$ _____
- (8) Bushels of corn equivalent to value of unmerchantable production (3) ÷ (7).....Bu. _____
- (9) 1/2 of the smaller of item (1) or item (6).....Bu. _____
- (10) Appraisal of unmerchantable production (8) ÷ (9).....Bu. _____
- (11) Production not to be counted, to be used only in case of second stage coverage (acres x difference between 2nd and 3rd stages of coverage).....Bu. _____
- (12) Total production to be counted (entry in item 10, if any, minus item 11).....Bu. _____

2. Monetary Insurance

If the insured claims and the adjuster finds that because of damage due to cause(s) insured against, a part or all of the production is not eligible for a Commodity Credit loan for that year due to quality and would not meet loan requirements if properly handled, the adjuster shall determine the highest price obtainable (not in excess of the predetermined price).

The production to be counted for the damaged corn shall be determined as follows: (a) Determine the total value of the damaged corn, (b) determine the value of any production not to be counted which shall be obtained by multiplying the number of acres of damaged corn not to be harvested by the difference between the second and third stages of coverage, (c) divide the amount by which (a) above exceeds (b) above, by the predetermined price. A full explanation shall be made in Part III of Form 863 and the production to be counted shall be entered in Item 10, Column "B" of the Statement in Proof of Loss.

SECTION II. ADJUSTMENT OF CLAIMS

Subsection A. General

1. Responsibility of the Insured

- a. The insured shall use Form FCI-967-Corn, "Statement in Proof of Loss for Corn" (herein called "Form 967") in submitting a claim for loss for each insurance unit.
- b. The insured shall submit a Form 967 within 60 days after the time of loss which shall be the applicable of the following:
 - (1) The date the damage occurred which resulted in the release of all the acreage on the unit prior to harvest.
 - (2) The date harvesting is completed or December 10 (whichever is earlier) for all harvested corn.
 - (3) The date of the final inspection or December 10 (whichever is earlier) for all acreage for which an appraisal of unharvested corn is made in the field.
- c. Establish that any loss for which claim is made has been directly caused by one or more of the hazards insured against by the contract, during the term thereof, and that the loss has not arisen from or been caused by, either directly or indirectly, any of the hazards not insured against.

2. Responsibility of the Adjuster

- a. The adjuster shall not approve a Form 967 until he has (1) inspected the entire insurance unit, (2) determined the acreage planted to corn, (3) verified to his satisfaction the production for the unit (4) made all necessary appraisals of production per acre and (5) determined that the loss is due to insurable cause(s).

- b. Shall not approve a Form 967 covering an insurance unit on which any acreage is released until he determines the use made of the land.
- c. Shall not approve a Form 967 as long as there is a possibility of harvesting any production from the insurance unit, except where the loss is settled on the basis of an appraisal in the field.

Subsection B. General Instructions Applicable to Preparation of Form 967

1. A separate Form 967 (or a "master" and "supplemental" Forms 967, where subsection D of this Section applies) shall be prepared for each unit on which a loss is claimed.
2. The insured and the adjuster certify only to the basic data appearing on Form 967, which include the measured acreages, the insured interest, the total harvested production, the appraisals of production, and the cause(s) of damage. Therefore, the adjuster shall complete Form 967 only to the extent provided hereinafter.
3. Where it appears that there will not be a loss on the unit, or where the insured requests information as to the approximate indemnity he may expect to receive, the adjuster may perform the necessary computations on a scratch pad, using the instructions on the reverse side of Form 967, and inform the insured accordingly. If there is no loss, the adjuster should explain to the insured why there is no loss.
4. In all cases the insured shall be advised that the required computations will be made by the Corporation and that his copy of Form 967 will be mailed to him after the audit is completed. In all cases where a Form 967 is filed on the basis of appraisal of unharvested corn in the field, the insured shall be advised that the settlement will be considered final and a supplemental claim cannot be filed later on the basis of harvested production.
5. Where the insured fails to establish and maintain separate records of production for each unit and all the acreage from which production is commingled is insured, the case shall be handled in accordance with procedure outlined in subsection D, of this Section. However, if the adjuster feels that insurance with respect to such units should be canceled, he shall prepare Form FCI-6, "Statement of Facts", setting forth the conditions which he feels justify this action and his recommendation. In case the insurance is canceled, the insured may still be required to pay the current premium.
6. Where the insured fails to establish and maintain separate records of production for "Uninsured" acreage and such production is commingled with production from insured acreage, the production from the "Uninsured" acreage will be considered to have been produced on the insured acreage and the loss adjusted in the usual manner.

7. Where a statement of facts is required Form FCI-6, "Statement of Facts," should be used to record the necessary information.

Subsection C. Preparation of Form 967 for Usual Cases

1. The instructions set forth in this subsection apply in all cases where (a) the same coverage per acre is applicable to the entire unit, (b) the insured has the same share in all the acreage of corn on the unit, and (c) there has been no transfer of interest on the unit. In all other cases Form 967 shall be prepared in accordance with Paragraphs 1, 2, 3, or 4 of subsection D of this Section.

2. Form 967 shall be prepared as follows:

a. Heading:

These entries are self-explanatory. The name of the insured on Form 967 must agree with the name as it appears on the contract. If it does not agree and the name of a legal representative, legal entity, or assignee has been entered, Form FCI-6 fully explaining the revision shall be attached to Form 967.

b. Boxes

Box A: Enter the total reported acreage for the insurance unit as shown on the acreage report.

Box B: Enter the measured acreage of field planted corn for harvest on the insurance unit (excluding (1) any acreage on which the crop is destroyed or substantially destroyed at a time that it could be replanted to the insured crop and such acreage is not replanted, (2) any acreage which the state director determines was planted too late to expect to produce a normal crop and (3) any corn not normally regarded as field corn.) This acreage shall be accurately determined by the adjuster unless acceptable records of measurement are on file in the county office. All possible use shall be made of permanent field acreages established under other agricultural programs and on file in the county office. Measuring equipment shall be checked for accuracy and corrected, where necessary, prior to its use. Where applicable, the adjuster shall advise the insured of the following:

- (a) If the measured acreage is less than the reported acreage the loss, if any, will be settled on the basis of the measured acreage and the premium adjusted accordingly;
- (b) If the measured acreage exceeds the reported acreage, the loss which would otherwise be determined will be reduced proportionately unless the provisions of paragraph (c) below are applicable;
- (c) Where different premium rates are established for (or the insured has different shares in the crop on) parts of the unit, the loss on the planted acres will be reduced on the basis of the ratio of the premium computed for the reported to the premium computed for the planted acreage in cases where the latter is larger.

Box C: Enter the area number(s) applicable to the insurance unit as shown on the county crop insurance map. Where the same coverage per acre applies to all of the acreage on the unit but different premium rates are applicable to parts of the acreage, enter above box C the acreage in each area followed by a dash and the area number. For example: 100 acres - Area 1 and 60 acres - Area 2.

Box D: Enter the insured interest, which shall be the smaller of (1) the share in the crop as shown on the acreage report, or (2) the actual share in the crop at the beginning of harvest or the time of loss, whichever occurs first. This entry shall be shown as a percentage, rounded to the nearest tenth of a percent. Where the insured interest entered in Box D is less than the share shown on the acreage report, Form FCI-6 explaining the discrepancy shall be attached.

Box E: Commodity Insurance: Enter the "fixed price" per bushel.

Monetary Insurance: Enter the "predetermined price" per bushel.

c. Part I. Actual and Appraised Production to be Counted on the Insurance Unit.

The following important factors shall be kept in mind in preparing Part I.

1. In connection with any computation, rounding shall be performed as follows: Carry the computation one digit beyond the digit to be rounded. If the last digit is 5 or larger, round upward; if the last digit is 4 or smaller, disregard it.
2. All acreage and production figures shall be rounded as provided on the reverse side of Form 967.

Items 1 through 11. The instructions for completing these items are outlined on the reverse side of Form 967. Care should be taken in completing these items to see that proper appraisals are entered for any cause(s) not insured against.

d. Part IV. Causes of Damage Insured Against

No uninsured causes of damage shall be entered in Part IV. Each insured cause of damage shall be specifically stated, as provided below, and shall be entered on a separate line, unless there are more than three such causes.

Items 20, 21, and 22: Enter the primary, secondary, and other contributing insured causes of damage to the crop, together with the approximate date each cause of damage occurred, and the estimated percent contribution of each such cause to the total loss on the unit due to causes insured against. The entries in the column headed "Estimated Percent Contribution" should total 100 percent. The various unavoidable insured causes of damage which include but are not limited to the following shall be used as a guide to uniformity.

Drought	Corn Root Worm
Hail	Corn Borer
Fire	Hurricane
Wildlife (animals or birds)	Hot Winds (including excessive heat)
Flood (overflow or backwater)	Tornado
Excessive Moisture (rain or seepage)	Windstorm
Cold Weather	Plant Diseases (which could not be prevented by the insured)
Crusted soil (including packed soil due to heavy rains)	Insects (not included above)
Smut	Noxious weeds not due to poor farming practices.
Cut Worm	
Chinch Bug	

If any part of the loss is due to an act or omission of a person(s), the adjuster shall prepare a Form FCI-6 setting forth all pertinent facts including the name of the person(s), if possible, and the number of bushels of production lost due to the damage caused by such person(s). Form FCI-6 shall be attached to Form 967.

The contract shall not cover loss of production caused by: (a) failure to follow recognized good farming practices; (b) poor farming practices, including but not limited to the use of defective or unadapted seed, overplanting or underplanting, failure properly to prepare the land for planting or properly to plant, care for or harvest the insured crop (including unreasonable delay thereof); (c) following different fertilizer or farming practices than those considered in establishing the coverage per acre; (d) planting corn on land which is generally not considered capable of producing a corn crop comparable to that produced on the land considered in establishing the coverage per acre; (e) planting a variety of corn which differs materially in yield from the variety considered in establishing the coverage per acre; (f) planting corn under conditions of immediate hazard; (g) inability to obtain labor, seed, fertilizer, machinery, repairs or insect poison; (h) breakdown of machinery, or failure of equipment due to mechanical defects; (i) neglect or malfeasance of the insured or of any person in his household or employment or connected with the farm as tenant or wage hand; (j) domestic animals or poultry; (k) action of any person, or state, county, or municipal government in the use of chemicals for the control of weeds; or (l) theft.

c. Part V. Certification

Item 23: By signing Form 967 the insured gives the Corporation the right of recovery against any person(s) for damage to the crop to the extent that payment for loss resulting from such damage is made to the insured by the Corporation. If applicable, the insured shall be advised of this fact and that he is not to make any settlement with, or execute a release to, such person(s).

Enter in the space provided either "yes" or "no" to the question whether a collateral assignment is outstanding. If a Form FCI-20, "Collateral Assignment," approved by the Corporation, is on file in the county office, the word "no" shall not be entered until the adjuster determines that the assignee has released the assignment in writing. Where "yes" is entered, and the insured wants the assignee to be paid separately to the extent of the cash amount of the assignment, a statement to this effect, signed by the insured, must accompany the Form 967. If the statement provides for the issuance of a separate check to the insured and a separate check to the assignee for an amount less than that shown on the assignment, it must also be signed by the assignee. If no such statement is attached, a joint check will be issued. Wherever possible, the adjuster shall review Form 967 and determine that all necessary entries have been made thereon before it is signed by the insured. After the form is signed by the insured, no person has authority to change or enter thereon any data certified to by the insured. If after the form has been filed by the insured, it is found that any of the basic data shown thereon are incorrect, the case shall be handled in accordance with the procedure set forth in Section III, Subsection A, hereof.

The insured (or other eligible claimant) shall sign and enter the date in the spaces provided in item 21. The signature must actually be affixed by the person whose name appears in the heading of Form 967, or by his authorized representative.

Item 24: The adjuster shall not approve the Form 967 until all basic data have been entered thereon and until it has been signed by the insured.

If the signature is affixed in a representative capacity, the adjuster must determine that a power of attorney or other acceptable evidence is on file in the courthouse or the county office authorizing the person to sign in the capacity in which he signs. If, after the insured has signed the form, the adjuster can certify to the statements in item 24, he shall sign and date the form in the spaces provided.

Item 25: This item is for the use of the director.

f. Boxes Designated "For Branch Office Use Only"

The adjuster shall make no entries in these boxes, which will be used by the Corporation in notifying state and county offices of changes in the premium for the contract in each case where the measured acreage shown on Form 967 is less than the reported acreage, thus eliminating the preparation of "revised" acreage reports by the Corporation.

Subsection D. Preparation of Form 967 for Unusual Cases

1. Where the insured has different shares in parts of the corn acreage on the insurance unit.

A separate Form 967 shall be prepared for each acreage on the unit on which the insured has a different share. (For example: If the insured has 75 percent interest in 80 acres of corn and 66.7 percent interest in 120 acres of corn on the same unit, one Form 967 shall be prepared for the 80 acres and another Form 967 shall be prepared for the 120 acres). The word "Supplemental" shall be entered immediately above the title on each of these forms. After the "Supplemental" forms have been prepared as provided below, the entries thereon shall be summarized and entered on a Form 967 which shall be identified by entering the word "Master" immediately above the title. These "Supplemental" forms and the "Master" form shall be prepared as follows:

(a) "Supplemental" forms

(1) Heading

Complete the heading in the usual manner.

(2) Boxes

Boxes A and B: Enter the reported acreage and the measured acreage respectively, for the part of the unit covered by the "Supplemental" form.

Box C: Complete this box in the usual manner.

Box D: Enter the insured interest in the acreage covered by the "Supplemental" form.

Box E: Complete this box in the usual manner.

(3) Part I

Enter all the data applicable to the acreage covered by the "Supplemental" form.

(4) No other entries shall be made on the "Supplemental" forms.

(b) "Master" form

(1) Heading

Complete the heading in the usual manner.

(2) Boxes

Boxes A and B: To obtain the entry for each of these boxes for the "Master" form, add the entries for that box appearing on all "Supplemental" forms covering parts of the unit, and enter the sum thereof on the "Master" form.

Box C: Complete this box in the usual manner.

Box D: Enter the word "Varying."

Box E: Complete this box in the usual manner.

(3) Part I

To obtain each of these items for the "Master" form, add the entries for that item appearing on all "supplemental" forms covering parts of the unit, and enter the sum thereof on the "Master" form.

- (4) Complete the "Master" form in the usual manner. It will not be necessary for each "Supplemental" form, to be signed by the insured, provided the "Master" form is signed.

2. Where Different Coverages Per Acre Have Been Established for Parts of the Insurance Unit:

A separate Form 967 shall be prepared for the acreage of corn on each part of the unit for which a different coverage per acre has been established. In addition, if the insured has different shares in parts of the insured acreage to which the same coverage per acre applies, a separate Form 967 shall be prepared for each acreage in which the insured has a different share. The word "Supplemental" shall be written immediately above the title on each of these forms. After the "Supplemental" forms have been prepared as provided below, the entries thereon shall be summarized and entered on a Form 967 which shall be identified by entering the word "Master" immediately above the title. These "Supplemental" forms and the "Master" form shall be prepared as follows:

a. "Supplemental" Forms

(1) Heading

Complete the heading in the usual manner.

(2) Boxes

Boxes A and B: Enter the reported acreage and measured acreage, respectively, for the part of the unit covered by the "Supplemental" form.

Box C: Enter the area number(s) applicable to the part of the unit covered by the "Supplemental" form..

Box D: Complete this box in the usual manner.

Box E: Complete this box in the usual manner.

(3) Part I

Enter all the data applicable to the acreage covered by the "Supplemental" form.

(4) No other entries shall be made on the "Supplemental" forms.

b. "Master" Form

(1) Heading

Complete the heading in the usual manner.

(2) Boxes

Boxes A and B: To obtain the entry for each of these boxes for the "Master" form, add the entries for that box appearing on all "Supplemental" forms covering parts of the unit, and enter the sum thereof on the "Master" form.

Box C: Enter the area numbers for all "Supplemental" forms covered by the "Master" form.

Box D: Complete this box in the usual manner unless the insured has varying interests, in which case enter the word "Varying."

Box E: Complete this box in the usual manner.

(3) Part I

To obtain each of these items for the "Master" form, add the entries for that item appearing on all "Supplemental" forms covering parts of the unit, and enter the sum thereof on the "Master" form.

(4) Complete the "Master" form in the usual manner. It will not be necessary for each "supplemental" form to be signed by the insured, provided the "Master" form is signed.

3. Where there has been a transfer of interest in the corn crop on the insurance unit.

The Regulations provide that in the event of a transfer of interest, the Corporation shall not be liable for a greater indemnity than would have been paid had the transfer not taken place.

- a. Transfer of all or a part of the insured interest in all of the insured acreage on the insurance unit.

Prepare Form 967 for the transferee and also for the transferor, where applicable, in the usual manner, except that the name of the insured and the insured interest (Box D) shall be determined on the basis of the insured interest of the original insured and the information shown on Form FCI-21-Revised, "Transfer of Interest."

- b. Transfer of all the insured interest in a part of the insured acreage on the insurance unit.

- (1) If neither paragraph 1 nor paragraph 2 of this subsection D applies and only one transfer has been made:

- (a) Draw a vertical line through the center of Columns A and B.
- (b) To the left of the vertical line enter the date for the entire insurance unit.
- (c) To the right of the vertical line enter the data for one of the following: (1) if the transferee is submitting the claim, enter the data for the acreage transferred, or (2) if the transferor is submitting the claim, enter the data for the acreage not transferred.

- (d) Otherwise prepare the Form 967 in the usual manner.

- (2) If neither paragraph 1 nor paragraph 2 of this subsection applies and two or more transfers have been made:

- (a) Prepare a Form 967 for each individual (Transferor and Transferee) who has an insured interest under the contract at the time of loss. These forms shall be prepared in the usual manner except that the words "Transfer of Interest - data for a part of the insurance unit," shall be entered above the title.

- (b) Prepare a Form 967 covering the entire insurance unit. The words "Transfer of Interest - data for entire insurance unit" shall be entered above the title of the form. It should be prepared as if no transfer of interest had taken place and should be completed only through Part I.

- (c) All Forms 967 prepared for the parts of the insurance unit as well as the one prepared for the entire insurance unit shall be submitted together to the director.

c. Where there is a transfer of part of the insured interest in a part of the insured acreage on the insurance unit, or where there is one or more transfers and paragraph 1 or paragraph 2 of this subsection applies to the original insured.

(1) Prepare a Form 967 for:

- (a) The insured acreage on the unit for each individual transferor or transferee (and, where applicable, each acreage of the insured crop on the unit on which each individual has a different share or for which a different coverage per acre has been established.
- (b) If more than one Form 967 is prepared for the same insured, a "Master" form shall be prepared consolidating such data.
- (c) The entire unit as if no transfer had taken place.

(2) Prepare these Forms 967 in accordance with the instructions contained in paragraph 3b above.

4. Where the insured commingles production from two or more insurance units and fails to maintain separate records of production for each insurance unit and all the acreage from which production is commingled is insured.

(a) Prepare Form(s) 967 for each unit in accordance with subsection C of this section or paragraphs 1, 2, or 3 of this subsection, whichever is applicable, except as follows:

- (1) In addition to any identification of the form as required above, enter the words "Part of a combination" immediately above the title on each of these forms.
- (2) Enter the word "Commingled" in item 1, column B, on each of these forms.

(b) Prepare a Form 967 consolidating the data for all of the units in accordance with paragraphs 1, 2, or 3 of this subsection, whichever is applicable, except as follows:

- (1) Enter the words "Master - Combination" immediately above the title on this form.
- (2) The insurance unit number of all units involved shall be entered in the space provided.
- (3) Delete the word "Reported" over box A and insert above the deletion the word "Insured."

(4) Enter in box A the sum of the insured acreages for all of the units involved. (The insured acreage for each unit is the smaller of the entry in box A or the entry in box B.

(5) Enter in item 1, column B, all of the commingled production.

Subsection E. Other Unusual Cases

If a case arises which because of some special circumstance is meritorious but which is not specifically covered by this procedure or if the application of this procedure results in an undue hardship on the insured, the case should be submitted in accordance with General Procedure 4.

Subsection F. Cases Where the Insured and Adjuster Cannot Agree

If the insured and the adjuster cannot agree on the settlement of a loss claim the case shall be referred to the supervisor. If the insured and the supervisor cannot agree two Forms 967 shall be prepared, one showing the data submitted by the insured and signed only by him, and the other showing the data determined by the supervisor and signed only by him. The supervisor shall submit both forms to the director in accordance with General Procedure 4. If the insured does not file his Form 967 at that time, he shall be advised by the supervisor that such Form 967 must be filed not later than 60 days after time of loss. Every effort should be made to handle these cases as promptly as possible.

Subsection G. Transmitting Forms 967 to the Director

The adjuster shall forward daily to the director all copies of all completed Forms 967. All copies of any form(s) FCI-6 prepared as provided in this procedure shall be attached securely to the related Form 967.

SECTION III. CORRECTED FORMS 967, DELAYED NOTICES OF LOSS OR FORMS 967

Subsection A. Corrected Forms 967

If after a Form 967 has been filed by the insured it is found that the basic data thereon are incorrect because of a bona fide error on the part of the insured or the adjuster, a corrected Form 967 (plainly marked "Corrected" in the heading thereof) shall be prepared and signed both by the insured and the adjuster. (However, unless the corrected would change the indemnity as much as \$5.00, a "corrected" Form 967 may not be approved by the adjuster.)

In addition, the adjuster shall prepare Form FCI-6 fully explaining how the error occurred and including all facts pertinent to the case. The Form FCI-6 shall be attached to the "corrected" Form 967 and transmitted promptly to the director, together with the Form 967 originally filed by the insured, if such form has not already been transmitted. In no case shall the Form 967 originally filed by the insured be destroyed.

If after a Form 967 has been filed by the insured it is found that the basic data thereon are incorrect and it appears that the insured may have acted in bad faith by concealing some material fact, the

the adjuster shall prepare a Form FCI-6 setting forth all pertinent facts regarding the case. If the insured wishes to file a "Corrected" Form 967 in such cases, the adjuster shall not sign such form but shall attach thereto the Form FCI-6. The Form 967 originally filed by the insured shall be transmitted promptly to the director in all cases, if it has not already been transmitted.

It will not be necessary to prepare a "corrected" Form 967 if the basic data on the original form are correct and settlement has been made in a lesser amount than the correct indemnity and the insured is requesting the additional amount.

Subsection B. Delayed Notice of Loss

A notice of loss (preferably in writing) shall be submitted to the county office immediately after the completion of harvesting if a loss has occurred. (This notice is not applicable if the loss has already been settled on the basis of an appraisal of unharvested corn in the field.) If notice is not given within 15 days after harvesting is completed the Corporation has the right to reject any claim for indemnity. This is essential in order that inspection may be made while the facts can best be determined.

In making each inspection after the time of loss, the adjuster shall determine the time of loss on the unit and compare this date with the date the insured gave notice of the loss at the county office, as shown on Form 8.

- (1) If the notice of loss was given within 15 days after the time of loss the case shall be handled in the usual manner.
- (2) If the notice of loss was given more than 15 days after the time of loss but in sufficient time for a Form 967 to be filed within the 60-day period after the time of loss, the insured shall be informed of the requirement of the Regulations for giving notice within 15 days after the time of loss. The adjuster shall complete Form 967 in the regular manner and shall request the insured to submit a statement showing the reasons for the delay in filing a notice of loss. In these cases, the adjuster shall prepare Form FCI-6 showing (a) whether he was able to accurately determine the actual acreage, (b) the method used in determining the production, (c) whether he is entirely satisfied that all production was accounted for, (d) whether he feels certain that he was able to ascertain the extent of any uninsurable cause of loss and the method of making per acre appraisals for such causes, (e) in what respects the evidence with regard to acreage and production is or is not as satisfactory as it would have been if the notice had been submitted within 15 days, and (f) any other facts which he considers pertinent to the case.
- (3) Where it is evident when the adjuster receives Form 8 that it will not be possible for the insured to file a Form 967 within the 60-day period after the time of loss, he should act under existing instructions from the director for such cases or request instructions from the director as to whether he should make an inspection.

Where it is not evident when the adjuster receives Form 8 that it will be impossible for the insured to file a Form 967 within the 60-day period after the time of loss, but he finds upon inspection that the notice was given too late to permit the inspection to be made and the Form 967 to be filed within this period, the adjuster shall make the inspection, prepare Form 863 and obtain from the insured a written statement as to the reason for the delay in filing the notice of loss, and submit the case to the director for consideration without preparing a Form 967. However, if the insured insists upon filing a Form 967 in cases of this kind, he should be permitted to do so, but he should be informed of the 15-day provision for reporting loss to the county office and the 60-day provision for filing a Form 967, but the adjuster should not sign these Forms 967 indicating his approval.

Subsection C. Delayed Forms 967

The contract provides that the Form 967 shall be filed not later than 60 days after the time of loss, unless the time for filing the claim is extended in writing by the Corporation. This 60-day period will not be extended except in the most meritorious cases. Where a Form 967 is submitted more than 60 days after the time of loss, the adjuster shall request the insured to submit along with the Form 967, a statement showing the reasons for the delay in order that a determination may be made as to whether the extension is to be granted.

In these cases, the adjuster shall prepare Form FCI-6 showing (a) whether he was able to accurately determine the actual acreage, (b) the method used in determining the production and per acre appraisal, (c) whether he is entirely satisfied that all production was accounted for, (d) whether he feels certain that he was able to ascertain the extent of uninsurable cause of loss and the method of making per acre appraisals for such causes, (e) in what respect the evidence with regard to acreage and production is or is not as satisfactory as it would have been if the notice had been submitted within 60 days, and (f) any other facts which he considers pertinent to the case.

SECTION IV. SETTLEMENT OF LOSS CLAIMS

The adjuster shall advise the insured that any claim for indemnity submitted in accordance with the policy and applicable procedures will be paid by the issuance of a check by the Corporation payable to and mailed to the person(s) entitled to such payment under the policy.

SECTION V. DISTRIBUTION OF FORMS

The following distribution shall be made of the forms used in this procedure.

Form-6

Distribution of this form shall be made in accordance with the purpose for which it was used.

Form 963

The state office copy shall be forwarded to the director.
The insured's copy shall be given to the insured at the completion of the inspection.

The county office copy shall be filed in insured's crop insurance folder in the county office.

Form 967

The adjuster shall forward all copies of Form 967, including the insured's copy to the director.

After a review thereof has been made by the Corporation, the insured's copy will be mailed to him the state office copy will be filed in the related folder, and the county office copy will be forwarded to the county office for filing in the insured's crop insurance folder after any necessary corrections in the premium, as are indicated at the bottom of Form 967, are made on county office records of the insured's premium account.

Form FCI-15 "Transmittal Sheet"

Form FCI-15 will be prepared by the director. The branch office copy shall be forwarded to the branch office together with Forms 967 and any attachments. The county office copy shall be forwarded to the county office. The state office copy shall be retained and filed in the state office.

